# Homeownership Among the Foreign-Born Population: 2011

American Community Survey Briefs

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Homeownership is a goal shared by many residents of the United States, both native and foreign born, citizen and noncitizen. For immigrants in particular, making the transition from renter to homeowner represents a significant investment in the United States. With nearly 1 in 7 U.S. households headed by someone who is foreign born, decisions made by immigrants and their families to purchase a home can have a measurable impact on the U.S. housing market. The nation's urban geography is increasingly shaped by these foreign-born households, bringing unique identities to cities and neighborhoods.

Using data from the 2011 American Community Survey (ACS), this report examines homeownership and renter status among foreign-born households. After discussing the distribution of all households in the United States by tenure, nativity, and citizenship, the report considers housing tenure by place of birth and year of entry for foreign-born households. Finally, the report describes the geographic distribution of foreign-born homeowners living in the United States.

The foreign-born population includes anyone who was not a U.S. citizen at birth. By comparison, anyone who was a U.S. citizen at birth is native born. In this report, households are categorized as native or foreign born based on the nativity status of the householder.<sup>2</sup>

Usually, the householder is the person, or one of the people, in whose name the home is owned, being bought, or rented. A foreign-born household is a household in which the householder is foreign born (regardless of the other occupants' nativity).

## **Nativity and Citizenship**

**Nativity status:** Refers to whether a person is native born or foreign born.

**Native born:** Anyone who was a U.S. citizen at birth. This includes people born in the United States, Puerto Rico, a U.S. Island Area (U.S. Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands), or abroad of a U.S. citizen parent or parents.

**Foreign born:** Anyone who was not a U.S. citizen at birth, including those who have become U.S. citizens through naturalization.

**U.S. citizen:** Respondents who indicated that they were born in the United States, Puerto Rico, a U.S. Island Area, or abroad of a U.S. citizen parent or parents are considered U.S. citizens at birth. The foreign born who indicated that they were U.S. citizens through naturalization are also considered U.S. citizens.

**Not a U.S. citizen:** Respondents who indicated that they were not born in the United States, were not children of a U.S. citizen parent or parents, and had not become U.S. citizens through naturalization.



<sup>&</sup>lt;sup>1</sup> Housing tenure refers to whether a housing unit is owner or renter occupied. Owner occupied includes housing units owned with a mortgage or loan or owned "free and clear" (without a mortgage). In this report, people living in owner-occupied housing units comprise owned households (or owner-occupied households). People living in renter-occupied housing units comprise rented households (or renter-occupied households).

 $<sup>^{\</sup>rm 2}$  In this report, the terms native and native born are used interchangeably.

## Number and Tenure of Households by Nativity and Citizenship Status

According to the ACS, the majority of all households were native households. Of the 115.0 million households in the United States, 98.8 million (86 percent) were native-born households, while 16.2

million (14 percent) were foreignborn households (Table 1). Among the 74.3 million owner-occupied households, 89 percent were native and 11 percent were foreign born. By comparison, among the 40.7 million renter-occupied households, 81 percent were native and 19 percent were foreign born. About two-thirds (65 percent) of all households were owner occupied, and the remaining were renter occupied (Figure 1).<sup>3</sup> Nativeborn households were more likely than foreign-born households to be owner occupied: about two-thirds of native-born households were owner occupied, compared with over half of foreign-born households.

Homeownership rates were comparable for native-born households and foreign-born households with a householder who was a naturalized U.S. citizen. About two-thirds of both native households and naturalized U.S. citizen households were owner occupied. However. there were notable differences in homeownership rates among foreign-born households by citizenship status. While 66 percent of naturalized U.S. citizen households were owner occupied, 34 percent of noncitizen households were owner occupied.

Naturalized U.S. citizen households were also more likely than noncitizen households to have paid

#### <sup>3</sup> The "Rented" category includes those who pay rent and those (a much smaller group) who do not pay rent.

# **Household and Housing Concepts**

**Household:** Includes all the people who occupy a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or, if vacant, intended for occupancy) as separate living quarters. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living arrangements.

**Householder:** One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder.

**Foreign-born household:** A household in which the designated householder is foreign born (regardless of the other occupants' nativity).

**Native-born household:** A household in which the designated householder is native born (regardless of the other occupants' nativity).

**Housing tenure:** Housing tenure refers to whether a housing unit is owner or renter occupied. Owner occupied includes housing units owned with a mortgage or loan or owned "free and clear" (without a mortgage).

# Table 1. **Housing Tenure by Nativity and Citizenship Status: 2011**

(Households are classified by the nativity and citizenship status of the householder. Numbers in thousands. Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <a href="https://www.census.gov/acs/www/">www.census.gov/acs/www/</a>)

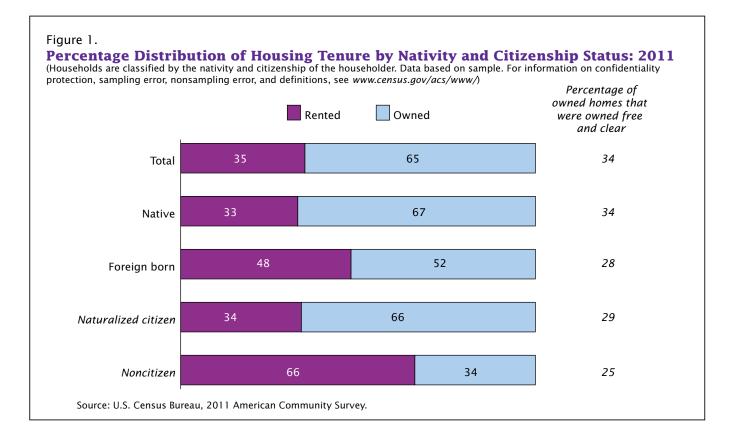
|                          |         | Total hou | seholds |             |        | Owi         | ned     |        | Rented |        |         |             |
|--------------------------|---------|-----------|---------|-------------|--------|-------------|---------|--------|--------|--------|---------|-------------|
| Nativity and citizenship |         | Margin    |         | Margin      |        | Margin      |         | Margin |        | Margin |         | Margin      |
|                          |         | of        |         | of          |        | of          |         | of     |        | of     |         | of          |
|                          |         | error     |         | error       |        | error       |         | error  |        | error  |         | error       |
|                          | Number  | (±)1      | Percent | $(\pm)^{1}$ | Number | $(\pm)^{1}$ | Percent | (±)1   | Number | (±)1   | Percent | $(\pm)^{1}$ |
| Total                    | 114,991 | 180       | 100.0   | (X)         | 74,264 | 230         | 100.0   | (X)    | 40,727 | 101    | 100.0   | (X)         |
| Native                   | 98,840  | 176       | 86.0    | 0.1         | 65,943 | 211         | 88.8    | 0.1    | 32,897 | 95     | 80.8    | 0.1         |
| Foreign born             | 16,151  | 58        | 14.0    | 0.1         | 8,321  | 47          | 11.2    | 0.1    | 7,830  | 45     | 19.2    | 0.1         |
| Naturalized citizen      | 8,717   | 44        | 7.6     | _           | 5,780  | 40          | 7.8     | _      | 2,937  | 29     | 7.2     | 0.1         |
| Noncitizen               | 7,435   | 47        | 6.5     | _           | 2,541  | 28          | 3.4     | _      | 4,893  | 40     | 12.0    | 0.1         |

Rounds to zero.

Source: U.S. Census Bureau, 2011 American Community Survey.

<sup>(</sup>X) Not applicable.

<sup>&</sup>lt;sup>1</sup> Data are based on a sample and are subject to sampling variability. A margin of error is a measure of an estimate's variability. The larger the margin of error is in relation to the size of the estimate, the less reliable the estimate. When added to and subtracted from the estimate, the margin of error forms the 90 percent confidence interval.



off their home mortgage, thereby attaining the ownership status of "free and clear." About 29 percent of naturalized U.S. citizen-owned households were owned free and clear compared with 25 percent of noncitizen-owned households. In general, however, foreign-born owned households were less likely than native-born owned households to be owned free and clear (28 percent compared with 34 percent).

# Housing Tenure of Foreign-Born Households by Place of Birth and Period of Entry

Of the 16.2 million foreign-born households, half had a foreign-born householder from Latin America and the Caribbean, with an additional 28 percent from Asia, 15 percent from Europe, 5 percent from Africa, and 3 percent from other

regions (Table 2).4 While foreignborn households with a householder from Latin America and the Caribbean represented 50 percent of all households, they represented 57 percent of all rented households. By comparison, foreign-born households with a householder from Europe represented 15 percent of all households but 10 percent of all rented households.

There was considerable variation in homeownership rates among the various region-of-birth households. For example, 66 percent of the foreign-born households with a householder from Europe were owner occupied, compared with 40 percent of foreign-born households with a householder born in Africa (Figure 2). In general, foreign-born households from Europe, Asia, and other regions exhibited higher homeownership rates than those from Africa and Latin America and the Caribbean. Among households from Latin American subregions (including Central and South America and the Caribbean), homeownership ranged between 44 percent and 48 percent.

<sup>4</sup> The term Latin America and the Caribbean includes countries in Central and South America and the Caribbean, Central America includes Belize, Costa Rica, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, and Panama, South America includes Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Falkland Islands, French Guiana, Guyana, Paraguay, Peru, Suriname, Uruguay, and Venezuela. Caribbean includes Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, the former country of Guadeloupe (including St. Barthélemy and Saint-Martin), Haiti, Jamaica, Martinique, Montserrat, the former country of the Netherlands Antilles (including Bonaire, Curação, Saba, Sint Eustatius, and Sint Maarten), St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Trinidad and Tobago, and Turks and Caicos Islands. Note that people born in Puerto Rico and the U.S. Virgin Islands are native born to the United States and are not included in the list of countries in the Caribbean.

Table 2.

Housing Tenure for Foreign-Born Households by World Region of Birth: 2011

(Households are classified by the nativity status and world region of birth of the householder. Numbers in thousands. Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <a href="www.census.gov/acs/www/">www.census.gov/acs/www/</a>)

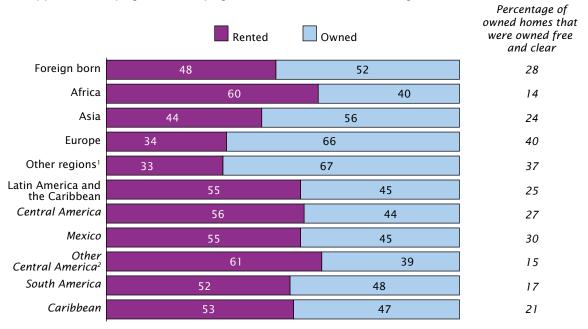
|                                    | Total foreign-born households |        |         |        | Owned  |        |         |        | Rented |        |         |        |
|------------------------------------|-------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|--------|---------|--------|
| World region of birth              |                               | Margin |         | Margin |        | Margin |         | Margin |        | Margin |         | Margin |
|                                    |                               | of     |         | of     |        | of     |         | of     |        | of     |         | of     |
|                                    |                               | error  |         | error  |        | error  |         | error  |        | error  |         | error  |
|                                    | Number                        | (±)1   | Percent | (±)1   | Number | (±)1   | Percent | (±)1   | Number | (±)1   | Percent | (±)1   |
| Total                              | 16,151                        | 58     | 100.0   | (X)    | 8,321  | 47     | 100.0   | (X)    | 7,830  | 45     | 100.0   | (X)    |
| Africa                             | 730                           | 13     | 4.5     | 0.1    | 291    | 9      | 3.5     | 0.1    | 439    | 10     | 5.6     | 0.1    |
| Asia                               | 4,480                         | 26     | 27.7    | 0.1    | 2,520  | 20     | 30.3    | 0.2    | 1,961  | 19     | 25.0    | 0.2    |
| Europe                             | 2,348                         | 24     | 14.5    | 0.1    | 1,555  | 19     | 18.7    | 0.2    | 793    | 15     | 10.1    | 0.2    |
| Other regions <sup>2</sup>         | 477                           | 12     | 3.0     | 0.1    | 319    | 10     | 3.8     | 0.1    | 158    | 6      | 2.0     | 0.1    |
| Latin America and the Caribbean    | 8,116                         | 40     | 50.2    | 0.2    | 3,636  | 29     | 43.7    | 0.2    | 4,480  | 36     | 57.2    | 0.3    |
| Central America                    | 5,400                         | 34     | 33.4    | 0.2    | 2,358  | 23     | 28.3    | 0.2    | 3,042  | 29     | 38.9    | 0.3    |
| Mexico                             | 4,275                         | 31     | 26.5    | 0.2    | 1,924  | 21     | 23.1    | 0.2    | 2,350  | 25     | 30.0    | 0.3    |
| Other Central America <sup>3</sup> | 1,126                         | 20     | 7.0     | 0.1    | 434    | 12     | 5.2     | 0.1    | 692    | 15     | 8.8     | 0.2    |
| South America                      | 1,078                         | 20     | 6.7     | 0.1    | 517    | 12     | 6.2     | 0.1    | 562    | 14     | 7.2     | 0.2    |
| Caribbean                          | 1,637                         | 20     | 10.1    | 0.1    | 762    | 14     | 9.2     | 0.1    | 875    | 16     | 11.2    | 0.2    |

<sup>(</sup>X) Not applicable.

Figure 2.

Percentage Distribution of Housing Tenure for Foreign-Born Households by World Region of Birth: 2011

(Households are classified by the nativity status and world region of birth of the householder. Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <a href="https://www.census.gov/acs/www/">www.census.gov/acs/www/</a>)



<sup>&</sup>lt;sup>1</sup> Other regions includes Oceania and Northern America.

Data are based on a sample and are subject to sampling variability. A margin of error is a measure of an estimate's variability. The larger the margin of error is in relation to the size of the estimate, the less reliable the estimate. When added to and subtracted from the estimate, the margin of error forms the 90 percent confidence interval.

<sup>&</sup>lt;sup>2</sup> Other regions includes Oceania and Northern America.

<sup>&</sup>lt;sup>3</sup> Other Central America includes the countries of Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama. Source: U.S. Census Bureau, 2011 American Community Survey.

<sup>&</sup>lt;sup>2</sup> Other Central America includes the countries of Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama. Source: U.S. Census Bureau, 2011 American Community Survey.

There was also considerable variation among the various region-of-birth groups in the percentage of owned homes that were owned free and clear. Overall, 28 percent of all foreign-born owned households had paid off their mortgage. Foreign-born owned households with a householder from Europe were the most likely to be owned free and clear (40 percent), while foreign-born owned households

with a householder from Africa were the least likely to be owned free and clear (14 percent).

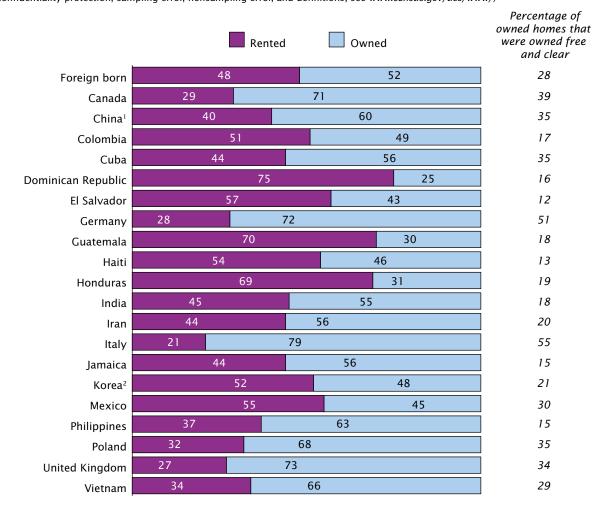
Of the 20 country-of-birth groups with the largest number of foreign-born households in the United States, several countries from Europe along with Canada had the highest homeownership rates. Over 70 percent of foreign-born households with a householder from Canada (71 percent), Germany

(72 percent), Italy (79 percent), and the United Kingdom (73 percent) were owner occupied (Figure 3).<sup>5</sup> By comparison, less than one-third of the foreign-born households with a householder born in the Dominican Republic (25 percent), Guatemala

Figure 3.

Percentage Distribution of Housing Tenure for Foreign-Born Households by Country of Birth: 2011

(Households are classified by the nativity status and country of birth of the householder. Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <a href="https://www.census.gov/acs/www/">www.census.gov/acs/www/</a>)



Includes respondents who reported their country of birth as China, Hong Kong, Macau, Paracel Islands, or Taiwan.

Note: Homeownership rates shown for the 20 country-of-birth groups with the largest number of households in the United States. Source: U.S. Census Bureau, 2011 American Community Survey.

<sup>&</sup>lt;sup>5</sup> The percentages of owner-occupied foreign-born households with a householder from Canada (71 percent), the United Kingdom (73 percent), and Germany (72 percent) are not statistically different from one another.

<sup>&</sup>lt;sup>2</sup> Includes respondents who reported their country of birth as Korea, North Korea, or South Korea.

(30 percent), and Honduras (31 percent), were owner occupied.<sup>6</sup>

Italy and Germany were also among the country-of-birth groups with the highest percentage of owned homes that were owned free and clear. About half of foreign-born households that were owned and had householders from Italy and Germany owned their homes free and clear (55 percent and 51 percent, respectively). By comparison, less than one-sixth of foreign-born households that were owned and

had a householder from El Salvador (12 percent), Haiti (13 percent), Jamaica (15 percent), and the Philippines (15 percent) owned their homes free and clear.<sup>7</sup>

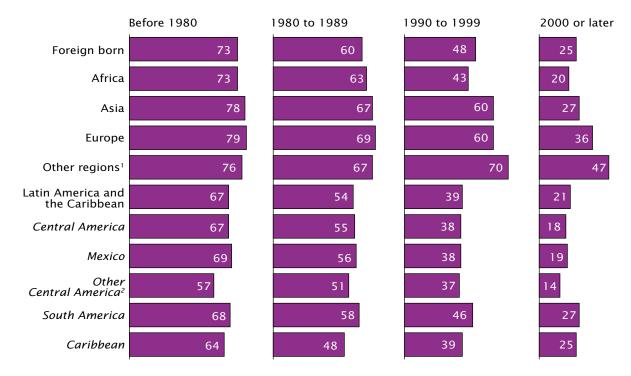
Time in the United States is positively associated with homeownership, regardless of the origins of the foreign-born household. In fact, time in the United States tends to have an equalizing effect, reducing differences in the rates of

homeownership among the world region-of-birth groups. Among foreign-born households with a householder who entered the country in 2000 or later, one-fourth lived in owner-occupied households, with homeownership rates among the region-of-birth groups ranging from about 20 percent to 47 percent (Figure 4). Among foreign-born households with a householder who arrived before 1980, almost three-fourths (73 percent) lived in owner-occupied households. The rate of homeownership

Figure 4.

Homeownership Rate of Foreign-Born Households by Period of Entry and World Region of Birth: 2011

(Households are classified by nativity status, period of entry, and world region of birth of the householder. Rate in percent. Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <a href="https://www.census.gov/acs/www/">www.census.gov/acs/www/</a>)



<sup>&</sup>lt;sup>1</sup> Other regions includes Oceania and Northern America.

<sup>&</sup>lt;sup>6</sup> The percentage of owner-occupied foreign-born households with a householder from Guatemala (30 percent) is not statistically different than the percentage from Honduras (31 percent).

<sup>&</sup>lt;sup>7</sup> The percentages of owned homes with householders from the Philippines, Jamaica, and Haiti that were owned free and clear are not statistically different from one another. The percentages of owned homes with householders from Haiti and El Salvador that were owned free and clear are not statistically different from one another.

<sup>&</sup>lt;sup>8</sup> Callis, Robert R., "Moving to America— Moving to Homeownership: 1994–2002," U.S. Census Bureau, Current Housing Reports, H121/03-1, September 2003, pp. 2, 4.

<sup>&</sup>lt;sup>2</sup> Other Central America includes the countries of Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama. Source: U.S. Census Bureau, 2011 American Community Survey.

not only increased for all regionof-birth groups to a range of about 67 percent to 79 percent, but the differences among the groups narrowed notably.

### Geographic Distribution of Foreign-Born Owner-Occupied Households

Just ten metropolitan statistical areas accounted for about half of the nation's foreign-born house-holds, including Boston, Chicago, Dallas, Houston, Los Angeles, Miami, New York, Riverside (CA), San Francisco, and Washington, DC (Table 3). New York and Los Angeles each had over 1 million foreign-born households.

States with the largest number of foreign-born households included California (4.0 million), Florida (1.5 million), New York (1.8 million), and Texas (1.7 million) (Table 4). These were also the four states with the largest foreign-born populations.9 There was considerable variation in the rate of homeownership by foreign-born households across the United States. For example, among states with at least 10,000 foreignborn households, about 60 percent were owner occupied in Alaska, Maine, Michigan, New Hampshire, and New Mexico. By comparison, less than 40 percent of all foreignborn households were owner occupied in the District of Columbia and New York.

This variation can be seen among metropolitan statistical areas as

### What Is the American Community Survey?

The American Community Survey (ACS) is a nationwide survey designed to provide communities with reliable and timely demographic, social, economic, and housing data for the nation, states, congressional districts, counties, places, and other localities every year. It has an annual sample size of about 3.3 million addresses across the United States and Puerto Rico and includes both housing units and group quarters (e.g., nursing facilities and prisons). The ACS is conducted in every county throughout the nation, and every municipio in Puerto Rico, where it is called the Puerto Rico Community Survey. Beginning in 2006, ACS data for 2005 were released for geographic areas with populations of 65,000 and greater. For information on the ACS sample design and other topics, visit <www.census.gov/acs/www>.

well (Figure 5). For example, metropolitan areas in California where foreign-born households were less likely to own their homes were mostly concentrated along the central and southern coastal part of the state, including the Santa Cruz, Salinas, San Luis Obispo, Santa Barbara, Los Angeles, and San Diego metropolitan areas (all below 50 percent). Foreign-born households were more likely to be owner occupied in the large "Inland Empire" metropolitan area of Riverside-San Bernardino-Ontario (63 percent).

Of metropolitan areas with at least 1,000 foreign-born households, nearly two-thirds were located in the South and West regions of the country. About 45 percent of the metropolitan areas in the Northeast, especially in New York and Pennsylvania, exceeded the national homeownership average for foreign-born households of 52 percent. Included among these were Allentown, PA (66 percent); Lancaster, PA (65 percent); Philadelphia, PA (58 percent);

Poughkeepsie, NY (59 percent); Rochester, NY (64 percent); and Syracuse, NY (58 percent). By contrast, about 19 percent of the metropolitan areas in the Midwest had homeownership rates for foreignborn households that exceeded the national average.

The majority of all owner-occupied households (81 percent) were located in metropolitan areas. However, a higher proportion of owner-occupied foreign-born households than owner-occupied native households were in metropolitan areas. In 2011, 95 percent of owner-occupied foreign-born households were in metropolitan areas, compared with 80 percent of native-born households (Figure 6). Owner-occupied foreign-born households with both naturalized citizen and noncitizen householders exhibited the same high rate of metropolitan residency.

<sup>&</sup>lt;sup>9</sup> In 2011, 40.4 million foreign born lived in the United States, including 10.2 million in California, 4.3 million in New York, 4.2 million in Texas, 3.7 million in Florida, and 18.0 million in all other states.

<sup>&</sup>lt;sup>10</sup> Each of the estimates of homeownership rates for the metropolitan areas mentioned here is not statistically different from at least one of the other metropolitan areas.

Table 3.

Homeownership Rate of Foreign-Born Households by Metropolitan Statistical Area: 2011
(Fifty largest metropolitan statistical areas, by number of foreign-born households. Households are classified by the nativity status of the house-

(Fifty largest metropolitan statistical areas, by number of foreign-born households. Households are classified by the nativity status of the householder. Numbers in thousands. Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <a href="https://www.census.gov/acs/www/">www.census.gov/acs/www/</a>)

|  |          | Total foreign-<br>born households |            | Owned                     |              |                           |            | Rented                    |              |                           |  |
|--|----------|-----------------------------------|------------|---------------------------|--------------|---------------------------|------------|---------------------------|--------------|---------------------------|--|
| Area   |          | Margin<br>of                      |            | Margin<br>of              | Percent      | Margin of                 |            | Margin of                 | Percent      | Margin of                 |  |
|  | Number   | error<br>(±) <sup>1</sup>         | Number     | error<br>(±) <sup>1</sup> | of<br>total  | error<br>(±) <sup>1</sup> | Number     | error<br>(±) <sup>1</sup> | of<br>total  | error<br>(±) <sup>1</sup> |  |
| United States  | 16,151   | 58                                | 8,321      | 47                        | 51.5         | 0.2                       | 7,830      | 45                        | 48.5         | 0.2                       |  |
| New York-Northern New Jersey-Long Island,                                    |          |                                   |            |                           |              |                           |            |                           |              |                           |  |
| NY-NJ-PA   |          | 16                                | 924        | 12                        | 40.0         | 0.5                       | 1,383      | 16                        | 60.0         | 0.5                       |  |
| Los Angeles-Long Beach-Santa Ana, CA Miami-Fort Lauderdale-Pompano Beach, FL |          | 14<br>12                          | 747        | 12<br>9                   | 43.4<br>57.5 | 0.6<br>0.9                | 975<br>374 | 13<br>10                  | 56.6<br>42.5 | 0.6<br>0.9                |  |
| Chicago-Joliet-Naperville, IL-IN-WI  |          | 9                                 | 506<br>421 | 10                        | 60.8         | 1.2                       | 272        | 9                         | 39.2         | 1.2                       |  |
| Houston-Sugar Land-Baytown, TX   |          | 12                                | 301        | 10                        | 55.8         | 1.4                       | 239        | 9                         | 44.2         | 1.4                       |  |
| San Francisco-Oakland-Fremont, CA  | 528      | 10                                | 261        | 7                         | 49.4         | 1.3                       | 267        | 9                         | 50.6         | 1.3                       |  |
| Washington-Arlington-Alexandria, DC-VA-MD-WV.                                | 478      | 9                                 | 268        | 8                         | 56.1         | 1.5                       | 210        | 9                         | 43.9         | 1.5                       |  |
| Dallas-Fort Worth-Arlington, TX  |          | 10                                | 242        | 7                         | 52.7         | 1.3                       | 217        | 8                         | 47.3         | 1.3                       |  |
| Riverside-San Bernardino-Ontario, CA   |          | 9                                 | 220<br>151 | 8<br>5                    | 62.9<br>45.0 | 1.6<br>1.3                | 130<br>185 | 7 6                       | 37.1<br>55.0 | 1.6<br>1.3                |  |
| San Diego-Carlsbad-San Marcos, CA  |          | 7                                 | 126        | 5                         | 45.2         | 1.5                       | 153        | 6                         | 54.8         | 1.5                       |  |
| Atlanta-Sandy Springs-Marietta, GA   |          | 9                                 | 147        | 8                         | 53.2         | 2.2                       | 129        | 7                         | 46.8         | 2.2                       |  |
| San Jose-Sunnyvale-Santa Clara, CA   |          | 5                                 | 138        | 4                         | 50.8         | 1.4                       | 134        | 5                         | 49.2         | 1.4                       |  |
| Phoenix-Mesa-Glendale, AZ  |          | 8                                 | 135        | 6                         | 54.7         | 1.9                       | 112        | 6                         | 45.3         | 1.9                       |  |
| Seattle-Tacoma-Bellevue, WA  |          | 7                                 | 126        | 5                         | 51.3         | 1.7                       | 119        | 5                         | 48.7         | 1.7                       |  |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD                                  |          | 6<br>7                            | 140        | 5<br>5                    | 58.1         | 1.5                       | 101<br>81  | 5                         | 41.9         | 1.5                       |  |
| Las Vegas-Paradise, NV   |          | 5                                 | 86<br>103  | 4                         | 51.6<br>66.8 | 2.2<br>1.7                | 51         | 5 3                       | 48.4<br>33.2 | 2.2<br>1.7                |  |
| Tampa-St Petersburg-Clearwater, FL   |          | 7                                 | 95         | 5                         | 62.0         | 2.3                       | 58         | 5                         | 38.0         | 2.3                       |  |
| SacramentoArden-ArcadeRoseville, CA  |          | 5                                 | 79         | 4                         | 52.6         | 2.3                       | 71         | 5                         | 47.4         | 2.3                       |  |
| Orlando-Kissimmee-Sanford, FL  |          | 7                                 | 86         | 5                         | 58.5         | 2.8                       | 61         | 5                         | 41.5         | 2.8                       |  |
| Minneapolis-St Paul-Bloomington, MN-WI                                       |          | 5                                 | 57         | 3                         | 44.2         | 1.8                       | 72         | 4                         | 55.8         | 1.8                       |  |
| Denver-Aurora-Broomfield, CO Portland-Vancouver-Hillsboro, OR-WA             |          | 5<br>4                            | 60<br>57   | 3                         | 48.6<br>51.2 | 2.4<br>2.4                | 63<br>54   | 5 3                       | 51.4         | 2.4<br>2.4                |  |
| San Antonio-New Braunfels, TX  |          | 6                                 | 61         | 5                         | 58.1         | 3.6                       | 44         | 5                         | 48.8<br>41.9 | 3.6                       |  |
| Austin-Round Rock-San Marcos, TX   |          | 6                                 | 51         | 5                         | 49.1         | 3.3                       | 52         | 4                         | 50.9         | 3.3                       |  |
| Baltimore-Towson, MD   |          | 4                                 | 57         | 4                         | 55.4         | 2.9                       | 46         | 4                         | 44.6         | 2.9                       |  |
| Providence-New Bedford-Fall River, RI-MA                                     |          | 5                                 | 51         | 3                         | 53.0         | 2.6                       | 45         | 3                         | 47.0         | 2.6                       |  |
| McAllen-Edinburg-Mission, TX   |          | 5                                 | 64         | 4                         | 67.2         | 2.7                       | 31         | 3                         | 32.8         | 2.7                       |  |
| El Paso, TX  |          | 5                                 | 56         | 4                         | 60.4         | 2.7                       | 37         | 3                         | 39.6         | 2.7                       |  |
| Fresno, CA   | 1        | 3                                 | 38         | 3                         | 49.0         | 2.9                       | 39         | 3                         | 51.0         | 2.9                       |  |
| Charlotte-Gastonia-Rock Hill, NC-SC  |          | 4 3                               | 40<br>40   | 4 3                       | 52.0<br>54.8 | 4.0<br>3.0                | 37<br>33   | 3                         | 48.0<br>45.2 | 4.0<br>3.0                |  |
| Hartford-West Hartford-East Hartford, CT                                     |          | 3                                 | 41         | 3                         | 57.6         | 3.3                       | 30         | 3                         | 42.4         | 3.3                       |  |
| Oxnard-Thousand Oaks-Ventura, CA   |          | 3                                 | 38         | 3                         | 57.7         | 2.9                       | 28         | 2                         | 42.3         | 2.9                       |  |
| Bakersfield-Delano, CA   |          | 3                                 | 35         | 2                         | 54.2         | 3.4                       | 29         | 3                         | 45.8         | 3.4                       |  |
| Honolulu, Hl   | 1        | 3                                 | 32         | 2                         | 50.4         | 3.1                       | 31         | 3                         | 49.6         | 3.1                       |  |
| Stockton, CA   |          | 4 3                               | 31<br>30   | 3                         | 51.9         | 3.9                       | 29<br>27   | 3                         | 48.1         | 3.9                       |  |
| Tucson, AZ   | 57<br>55 | 4                                 | 23         | 2                         | 53.0<br>41.6 | 3.8<br>3.6                | 32         | 3                         | 47.0<br>58.4 | 3.8<br>3.6                |  |
| Cleveland-Elyria-Mentor, OH.   |          | 3                                 | 34         | 2                         | 62.1         | 2.9                       | 21         | 2                         | 37.9         | 2.9                       |  |
| Kansas City, MO-KS   |          | 3                                 | 28         | 2                         | 51.6         | 3.3                       | 26         | 3                         | 48.4         | 3.3                       |  |
| Raleigh-Cary, NC   | 52       | 4                                 | 31         | 4                         | 59.1         | 5.5                       | 21         | 3                         | 40.9         | 5.5                       |  |
| St Louis, MO-IL  | 51       | 3                                 | 31         | 3                         | 61.2         | 3.2                       | 20         | 2                         | 38.8         | 3.2                       |  |
| Salt Lake City, UT   | 51       | 3                                 | 26         | 2                         | 51.8         | 3.7                       | 25         | 3                         | 48.2         | 3.7                       |  |
| Jacksonville, FL<br>Nashville-DavidsonMurfreesboroFranklin, TN               | 47<br>46 | 3                                 | 30 21      | 3<br>2                    | 63.4<br>44.6 | 5.0<br>4.0                | 17<br>26   | 3 2                       | 36.6<br>55.4 | 5.0<br>4.0                |  |
| Salinas, CA  |          | 3                                 | 18         | 2                         | 38.9         | 3.2                       | 28         | 2                         | 61.1         | 3.2                       |  |
| Milwaukee-Waukesha-West Allis, WI  | 45       | 2                                 | 23         | 2                         | 51.6         | 3.3                       | 22         | 2                         | 48.4         | 3.3                       |  |
| Indianapolis-Carmel, IN  |          | 3                                 | 21         | 3                         | 47.4         | 4.8                       | 23         | 3                         | 52.6         | 4.8                       |  |

<sup>&</sup>lt;sup>1</sup> Data are based on a sample and are subject to sampling variability. A margin of error is a measure of an estimate's variability. The larger the margin of error is in relation to the size of the estimate, the less reliable the estimate. When added to and subtracted from the estimate, the margin of error forms the 90 percent confidence interval.

Source: U.S. Census Bureau, 2011 American Community Survey.

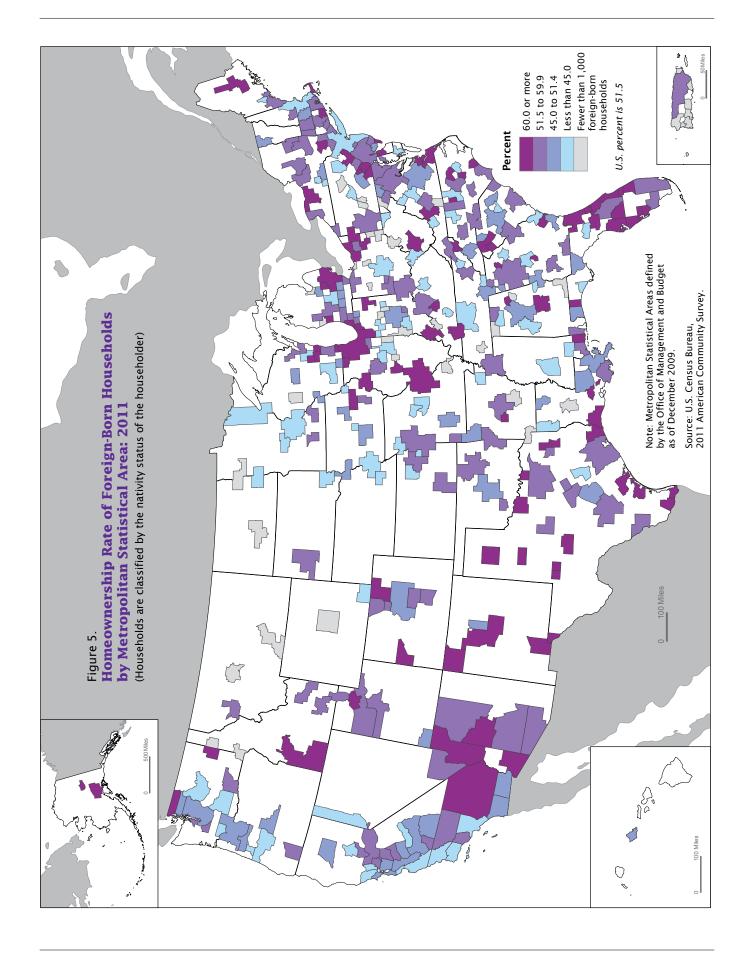
Table 4. **Homeownership Rate of Foreign-Born Households by State: 2011**(Households are classified by the nativity status of the householder. Numbers in thousands. Data based on sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <a href="https://www.census.gov/acs/www/">www.census.gov/acs/www/</a>)

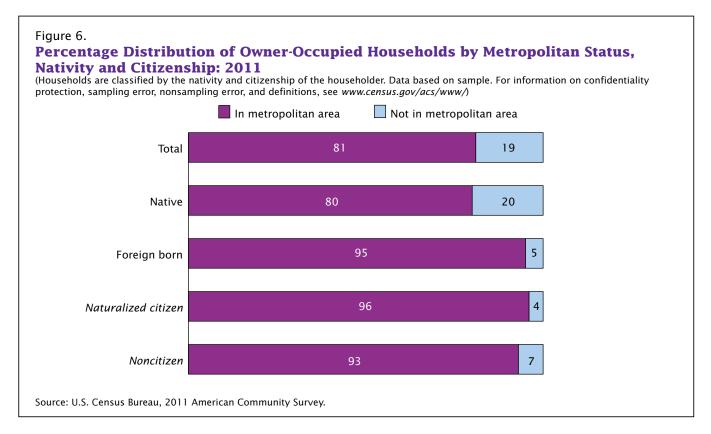
|  | Total foreign-<br>born households |                      |                            | Owr                   | ned                                  |                                 | Rented                    |                       |                                      |                                 |  |
|--|-----------------------------------|----------------------|----------------------------|-----------------------|--------------------------------------|---------------------------------|---------------------------|-----------------------|--------------------------------------|---------------------------------|--|
| Area   | Number                            | Margin of error (±)1 | Number                     | Margin of error (±)1  | Percent of total                     | Margin of error (±)1            | Number                    | Margin of error (±)1  | Percent<br>of total                  | Margin of error (±)1            |  |
| United States  | 16,151                            | 58                   | 8,321                      | 47                    | 51.5                                 | 0.2                             | 7,830                     | 45                    | 48.5                                 | 0.2                             |  |
| Alabama Alaska Arizona Arkansas California                     | 61                                | 3                    | 33                         | 2                     | 53.7                                 | 3.2                             | 28                        | 2                     | 46.3                                 | 3.2                             |  |
|  | 16                                | 2                    | 10                         | 1                     | 62.4                                 | 5.6                             | 6                         | 1                     | 37.6                                 | 5.6                             |  |
|  | 358                               | 10                   | 202                        | 7                     | 56.3                                 | 1.5                             | 156                       | 7                     | 43.7                                 | 1.5                             |  |
|  | 51                                | 3                    | 27                         | 3                     | 52.9                                 | 4.4                             | 24                        | 3                     | 47.1                                 | 4.4                             |  |
|  | 3,954                             | 25                   | 1,893                      | 18                    | 47.9                                 | 0.4                             | 2,061                     | 21                    | 52.1                                 | 0.4                             |  |
| Colorado   | 194                               | 6                    | 100                        | 5                     | 51.7                                 | 2.0                             | 94                        | 5                     | 48.3                                 | 2.0                             |  |
|  | 204                               | 6                    | 115                        | 4                     | 56.3                                 | 1.8                             | 89                        | 5                     | 43.7                                 | 1.8                             |  |
|  | 30                                | 3                    | 16                         | 2                     | 54.7                                 | 4.8                             | 13                        | 2                     | 45.4                                 | 4.8                             |  |
|  | 39                                | 3                    | 13                         | 1                     | 32.8                                 | 3.1                             | 26                        | 2                     | 67.2                                 | 3.1                             |  |
|  | 1,513                             | 18                   | 901                        | 14                    | 59.5                                 | 0.7                             | 612                       | 14                    | 40.5                                 | 0.7                             |  |
| Georgia Hawaii Idaho Illinois. Indiana.                        | 364                               | 10                   | 193                        | 8                     | 52.9                                 | 1.7                             | 171                       | 7                     | 47.1                                 | 1.7                             |  |
|  | 82                                | 4                    | 44                         | 3                     | 53.0                                 | 2.5                             | 39                        | 3                     | 47.0                                 | 2.5                             |  |
|  | 37                                | 3                    | 22                         | 3                     | 59.9                                 | 4.8                             | 15                        | 2                     | 40.1                                 | 4.8                             |  |
|  | 732                               | 10                   | 439                        | 10                    | 59.9                                 | 1.1                             | 293                       | 9                     | 40.1                                 | 1.1                             |  |
|  | 120                               | 5                    | 64                         | 4                     | 53.0                                 | 2.2                             | 56                        | 3                     | 47.0                                 | 2.2                             |  |
| lowa Kansas Kentucky Louisiana Maine                           | 54<br>76<br>53<br>69<br>18        | 3<br>3<br>4<br>2     | 26<br>41<br>28<br>35<br>11 | 2<br>3<br>3<br>3<br>1 | 48.2<br>54.7<br>52.8<br>50.2<br>60.3 | 3.3<br>2.8<br>3.9<br>3.4<br>4.0 | 28<br>34<br>25<br>34<br>7 | 2<br>2<br>3<br>3<br>1 | 51.8<br>45.3<br>47.2<br>49.8<br>39.7 | 3.3<br>2.8<br>3.9<br>3.4<br>4.0 |  |
| Maryland Massachusetts Michigan Minnesota Mississippi          | 318                               | 6                    | 182                        | 6                     | 57.3                                 | 1.6                             | 136                       | 6                     | 42.7                                 | 1.6                             |  |
|  | 433                               | 10                   | 203                        | 7                     | 46.7                                 | 1.1                             | 231                       | 7                     | 53.3                                 | 1.1                             |  |
|  | 246                               | 6                    | 154                        | 5                     | 62.6                                 | 1.5                             | 92                        | 5                     | 37.4                                 | 1.5                             |  |
|  | 154                               | 5                    | 70                         | 3                     | 45.1                                 | 1.7                             | 85                        | 4                     | 54.9                                 | 1.7                             |  |
|  | 22                                | 3                    | 12                         | 2                     | 51.5                                 | 5.6                             | 11                        | 2                     | 48.5                                 | 5.6                             |  |
| Missouri   | 95                                | 5                    | 50                         | 3                     | 52.7                                 | 2.1                             | 45                        | 3                     | 47.3                                 | 2.1                             |  |
| Montana.   | (B)                               | (B)                  | (B)                        | (B)                   | (B)                                  | (B)                             | (B)                       | (B)                   | (B)                                  | (B)                             |  |
| Nebraska   | 48                                | 3                    | 22                         | 2                     | 46.6                                 | 3.4                             | 26                        | 2                     | 53.4                                 | 3.4                             |  |
| Nevada   | 205                               | 7                    | 106                        | 5                     | 51.4                                 | 1.9                             | 100                       | 5                     | 48.6                                 | 1.9                             |  |
| New Hampshire.   | 34                                | 3                    | 21                         | 2                     | 62.1                                 | 4.4                             | 13                        | 2                     | 37.9                                 | 4.4                             |  |
| New Jersey New Mexico New York North Carolina North Dakota     | 770                               | 10                   | 393                        | 8                     | 51.0                                 | 0.9                             | 377                       | 10                    | 49.0                                 | 0.9                             |  |
|  | 85                                | 5                    | 53                         | 4                     | 62.5                                 | 3.1                             | 32                        | 3                     | 37.5                                 | 3.1                             |  |
|  | 1,813                             | 13                   | 692                        | 10                    | 38.2                                 | 0.6                             | 1,121                     | 16                    | 61.8                                 | 0.6                             |  |
|  | 278                               | 8                    | 146                        | 8                     | 52.6                                 | 2.1                             | 132                       | 6                     | 47.4                                 | 2.1                             |  |
|  | (B)                               | (B)                  | (B)                        | (B)                   | (B)                                  | (B)                             | (B)                       | (B)                   | (B)                                  | (B)                             |  |
| Ohio Oklahoma Oregon Pennsylvania Rhode Island                 | 195                               | 6                    | 106                        | 5                     | 54.4                                 | 1.9                             | 89                        | 5                     | 45.6                                 | 1.9                             |  |
|  | 78                                | 3                    | 40                         | 2                     | 52.0                                 | 2.6                             | 37                        | 3                     | 48.0                                 | 2.6                             |  |
|  | 146                               | 5                    | 72                         | 4                     | 49.8                                 | 2.1                             | 73                        | 4                     | 50.2                                 | 2.1                             |  |
|  | 308                               | 7                    | 177                        | 6                     | 57.3                                 | 1.4                             | 132                       | 6                     | 42.7                                 | 1.4                             |  |
|  | 61                                | 3                    | 30                         | 3                     | 50.1                                 | 3.5                             | 30                        | 3                     | 49.9                                 | 3.5                             |  |
| South Carolina. South Dakota. Tennessee. Texas. Utah.          | 88                                | 5                    | 50                         | 4                     | 56.7                                 | 3.1                             | 38                        | 3                     | 43.3                                 | 3.1                             |  |
|  | (B)                               | (B)                  | (B)                        | (B)                   | (B)                                  | (B)                             | (B)                       | (B)                   | (B)                                  | (B)                             |  |
|  | 112                               | 5                    | 53                         | 4                     | 47.6                                 | 2.6                             | 59                        | 4                     | 52.4                                 | 2.6                             |  |
|  | 1,682                             | 22                   | 963                        | 17                    | 57.3                                 | 0.7                             | 719                       | 16                    | 42.7                                 | 0.7                             |  |
|  | 90                                | 4                    | 49                         | 3                     | 54.5                                 | 2.6                             | 41                        | 3                     | 45.5                                 | 2.6                             |  |
| Vermont. Virginia. Washington West Virginia Wisconsin Wyoming. | (B)                               | (B)                  | (B)                        | (B)                   | (B)                                  | (B)                             | (B)                       | (B)                   | (B)                                  | (B)                             |  |
|  | 342                               | 8                    | 195                        | 7                     | 57.0                                 | 1.6                             | 147                       | 7                     | 43.0                                 | 1.6                             |  |
|  | 370                               | 9                    | 191                        | 6                     | 51.6                                 | 1.3                             | 179                       | 7                     | 48.4                                 | 1.3                             |  |
|  | (B)                               | (B)                  | (B)                        | (B)                   | (B)                                  | (B)                             | (B)                       | (B)                   | (B)                                  | (B)                             |  |
|  | 107                               | 5                    | 57                         | 3                     | 53.5                                 | 2.4                             | 50                        | 3                     | 46.5                                 | 2.4                             |  |
|  | (B)                               | (B)                  | (B)                        | (B)                   | (B)                                  | (B)                             | (B)                       | (B)                   | (B)                                  | (B)                             |  |
| Puerto Rico  | 49                                | 3                    | 28                         | 2                     | 57.5                                 | 3.2                             | 21                        | 2                     | 42.5                                 | 3.2                             |  |

<sup>(</sup>B) Number of foreign-born households in state less than 10,000.

<sup>&</sup>lt;sup>1</sup> Data are based on a sample and are subject to sampling variability. A margin of error is a measure of an estimate's variability. The larger the margin of error is in relation to the size of the estimate, the less reliable the estimate. When added to and subtracted from the estimate, the margin of error forms the 90 percent confidence interval.

Source: U.S. Census Bureau, 2011 American Community Survey.





### **Source and Accuracy**

The data presented in this report are based on the ACS sample interviewed in 2011. The estimates based on this sample approximate the actual values and represent the entire household and group quarters population. Sampling error is the difference between an estimate based on a sample and the corresponding value that would be obtained if the estimate were based

on the entire population (as from a census). Measures of the sampling errors are provided in the form of margins of error for all estimates included in this report. All comparative statements in this report have undergone statistical testing, and comparisons are significant at the 90 percent level unless otherwise noted. In addition to sampling error, nonsampling error may be introduced during any of the operations used to collect and process

survey data such as editing, reviewing, or keying data from questionnaires. For more information on sampling and estimation methods, confidentiality protection, and sampling and nonsampling errors, please see the 2011 ACS Accuracy of the Data document located at <www.census.gov/acs/www/Downloads/data\_documentation/Accuracy/ACS\_Accuracy\_of\_Data\_2011.pdf>.